

Based upon the following Amendments and Remarks,  
the application is deemed to be in condition for allowance  
and action to that end is respectfully requested.

Please amend the application as follows:

IN THE CLAIMS:

Please cancel claims 1-20, without prejudice, and  
please add the following new claims 21-40 as follows:

-- 21. An apparatus for providing financial  
information and/or investment information, comprising:

a database, wherein said database stores  
information regarding at least one factor and information  
regarding at least one of a stock, a bond, a security,  
securities, a portfolio of securities, a market instrument,  
an index instrument, a financial market, a market index, a  
mutual fund, a trust, a currency, currencies, a commodity,  
commodities, a foreign exchange rate, an interest rate, a  
utility service, a utility product, an energy service, an  
energy product, a telecommunication service, a

telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which can be correlated with said at least one factor;

a receiver, wherein said receiver receives a request from an individual for information regarding at least one of a state of, a value of, a change in value of, and a percent change in, said at least one factor, and information regarding at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which can be correlated with said at least one factor;

a processor, wherein said processor processes said request in conjunction with said information stored in said database, and further wherein said processor generates a report, wherein said report contains information regarding at least one of a state of, a value of, a change in value of, and a percent change in, said at least one factor and information regarding at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with at least one of a state of, a value of, a change in value of, and a percent change in, said at least one factor, wherein said report further contains at least one of historical information, statistical information and forecasting information; and

a transmitter, wherein said transmitter transmits said report to a communication device associated with the individual.

a 22. The apparatus of claim 21, wherein said at least one factor is at least one of a financial factor, a factor model, a factor ratio, a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, is at least one of a financial factor, a factor model, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, and a news event.

23. The apparatus of claim 21, wherein the communication device is at least one of a personal computer, a hand-held computer, a palmtop computer, a

laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch, and further wherein said report contains at least one of a text information, graphical information, a chart, a table, video information, an image, and audio information.

a/ 24. The apparatus of claim 21, wherein said information stored in said database is updated by at least one of a financial institution computer, a financial intermediary computer, an external information source computer, and a security issuer computer.

25. An apparatus for providing financial information and/or investment information, comprising:

a database, wherein said database stores information regarding at least one factor and information regarding at least one of a stock, a bond, a security, securities, a portfolio, a market instrument, an index instrument, a financial market, a market index, a mutual

fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which can be correlated with said at least one factor;

a<sup>1</sup> a receiver, wherein said receiver receives a request from an individual for information regarding at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which can be correlated with at least one of a state of, a value of, a

change in value of, and a percent change in, said at least one factor;

a processor, wherein said processor processes said request in conjunction with said information stored in said database, and further wherein said processor generates a report, wherein said report contains information regarding said at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, which is correlated with at least one of a state of, a value of, a change in value of, and a percent change in, said at least one factor, and further wherein said report further contains at least one of historical information, statistical information and forecasting information; and

a transmitter, wherein said transmitter transmits said report to a communication device associated with the individual.

26. The apparatus of claim 25, wherein said at least one factor is at least one of a financial factor, a factor model, a factor ratio, a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, is at least one of a financial factor, a factor model, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, and a news event.

27. The apparatus of claim 25, wherein the communication device is at least one of a personal computer, a hand-held computer, a palmtop computer, a



laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch, and further wherein said report contains at least one of a text information, graphical information, a chart, a table, video information, an image, and audio information.

al 28. The apparatus of claim 25, wherein said information stored in said database is updated by at least one of a financial institution computer, a financial intermediary computer, an external information source computer, and a security issuer computer.

29. An apparatus for providing financial information and/or investment information, comprising:

a receiver, wherein said receiver receives a request from an individual to receive notification regarding at least one of a state of, a change in state of, a change in value of, and a percent change in value of, at least one factor along with information regarding how said

a' at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor at least one of can and may affect at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account;

a processor, wherein said processor detects said at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor, and further wherein said processor processes said request and generates at least one of a notification signal, for providing notification to the individual regarding said at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor, a

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notification message, for providing notification to the individual regarding said at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor, and a report containing information regarding said at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor along with information regarding how said at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor at least one of can and may affect said at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account; and

a transmitter, wherein said transmitter transmits at least one of said notification signal, said notification message, and said report, to a communication device associated with the individual.

30. The apparatus of claim 29, wherein said at least one factor is at least one of a financial factor, a factor model, a factor ratio, a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, is at least one of a financial factor, a factor model, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, and a news event.

31. The apparatus of claim 29, wherein the

communication device is at least one of a personal computer, a hand-held computer, a palmtop computer, a laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive television, a beeper, a pager, and a watch, and further wherein said report contains at least one of a text information, graphical information, a chart, a table, video information, an image, and audio information.

a1 32. The apparatus of claim 29, wherein said information stored in said database is updated by at least one of a financial institution computer, a financial intermediary computer, an external information source computer, and a security issuer computer.

33. A method for providing financial information and/or investment information, comprising:

receiving a request from an individual to receive notification regarding at least one of a state of, a change in state of, a change in value of, and a percent change in

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value of, at least one factor along with information  
regarding how said at least one of a state of, a change in  
state of, a change in value of, and a percent change in  
value of, said at least one factor at least one of can and  
may affect at least one of a stock, a bond, a security,  
securities, a portfolio of securities, a market instrument,  
an index instrument, a financial market, a market index, a  
mutual fund, a trust, a currency, currencies, a commodity,  
commodities, a foreign exchange rate, an interest rate, a  
utility service, a utility product, an energy service, an  
energy product, a telecommunication service, a  
telecommunication product, a bandwidth service, a bandwidth  
product, a debt product, a credit product, a credit  
derivative product, a derivative, an option, a future, a  
forward, a contract, and an account;

detecting said at least one of a state of, a  
change in state of, a change in value of, and a percent  
change in value of, said at least one factor;

processing said request;

generating at least one of a notification signal,

a' ~~for providing notification to the individual regarding said  
at least one of a state of, a change in state of, a change  
in value of, and a percent change in value of, said at  
least one factor, a notification message, for providing  
notification to the individual regarding said at least one  
of a state of, a change in state of, a change in value of,  
and a percent change in value of, said at least one factor,  
and a report containing information regarding said at least  
one of a state of, a change in state of, a change in value  
of, and a percent change in value of, said at least one  
factor along with information regarding how said at least  
one of a state of, a change in state of, a change in value  
of, and a percent change in value of, said at least one  
factor at least one of can and may affect said at least one  
of a stock, a bond, a security, securities, a portfolio of  
securities, a market instrument, an index instrument, a  
financial market, a market index, a mutual fund, a trust, a  
currency, currencies, a commodity, commodities, a foreign  
exchange rate, an interest rate, a utility service, a  
utility product, an energy service, an energy product, a  
telecommunication service, a telecommunication product, a  
bandwidth service, a bandwidth product, a debt product, a  
credit product, a credit derivative product, a derivative,~~

an option, a future, a forward, a contract, and an account;  
and

transmitting at least one of said notification  
signal, said notification message, and said report, to a  
communication device associated with the individual.

34. An apparatus for providing financial  
information and/or investment information, comprising:

a1 a receiver, wherein said receiver receives a  
request from an individual to provide information for at  
least one of a financial account, a brokerage account, a  
trading account, a commodity trading account, an investment  
account, and an investor portfolio account, wherein said  
request contains at least one of a request to provide  
notification of at least one of a state of, a change in  
state of, a change in value of, and a percent change in  
value of, at least one factor, an affect said at least one  
of a state of, a change in state of, a change in value of,  
and a percent change in value of, said at least one factor  
at least one of can and may have on at least one of said at  
least one of a financial account, a brokerage account, a  
trading account, a commodity trading account, an investment



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account, and an investor portfolio account, and at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and instructions for performing an action on behalf of the individual;

a processor, wherein said processor detects said at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor, and further wherein said processor determines an affect which at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor at least one of can and may have on at least one of said at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment

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account, and an investor portfolio account, and at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a financial market, a market index, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, and an account, and further wherein said processor performs an action on said at least one of a financial account, a brokerage account, a trading account, a commodity trading account, an investment account, and an investor portfolio account, on behalf of the individual, and further wherein said processor generates a report, wherein said report contains information regarding at least one of said at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor, an affect said at least one of a state of, a change in state of, a change in value of, and a percent change in value of, said at least one factor at least one of can and may have on at least one of said at least one of a financial

a1  
~~account, a brokerage account, a trading account, a  
commodity trading account, an investment account, and an  
investor portfolio account, and at least one of a stock, a  
bond, a security, securities, a portfolio of securities, a  
market instrument, an index instrument, a financial market,  
a market index, a mutual fund, a trust, a currency,  
currencies, a commodity, commodities, a foreign exchange  
rate, an interest rate, a utility service, a utility  
product, an energy service, an energy product, a  
telecommunication service, a telecommunication product, a  
bandwidth service, a bandwidth product, a debt product, a  
credit product, a credit derivative product, a derivative,  
an option, a future, a forward, a contract, and an account,  
and information regarding an action performed by said  
processor on said at least one of a financial account, a  
brokerage account, a trading account, a commodity trading  
account, an investment account, and an investor portfolio  
account, on behalf of the individual; and~~

a transmitter, wherein said transmitter transmits  
said report to a communication device associated with the  
individual.

35. The apparatus of claim 34, wherein said at

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least one factor is at least one of a financial factor, a factor model, a factor ratio, a stock, a bond, a security, a portfolio of securities, a financial market, a market index, a currency, a commodity, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, a contract, is at least one of a financial factor, a factor model, a technical factor, a fundamental factor, an economic factor, a market factor, a utility factor, a commodity factor, an energy factor, a psychological factor, an environmental factor, a time factor, a timing factor, and a news event.

36. The apparatus of claim 34, wherein the communication device is at least one of a personal computer, a hand-held computer, a palmtop computer, a laptop computer, a personal communication device, a personal digital assistant, a telephone, a digital telephone, a display telephone, a video telephone, a videophone, a 3G telephone, a cellular telephone, a wireless telephone, a television, an interactive

television, a beeper, a pager, and a watch, and further wherein said report contains at least one of a text information, graphical information, a chart, a table, video information, an image, and audio information.

37. The apparatus of claim 34, wherein said information stored in said database is updated by at least one of a financial institution computer, a financial intermediary computer, an external information source computer, and a security issuer computer.

a1 38. The apparatus of claim 34, wherein said action performed by said processor is at least one of purchasing, buying, selling, trading, borrowing, exchanging, taking a position in, obtaining a position in, and liquidating a position in, at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative,

an option, a future, a forward, a financial instrument, and a contract associated with at least one of a stock, a bond, a security, securities, a portfolio of securities, a market instrument, an index instrument, a mutual fund, a trust, a currency, currencies, a commodity, commodities, a foreign exchange rate, an interest rate, a utility service, a utility product, an energy service, an energy product, a telecommunication service, a telecommunication product, a bandwidth service, a bandwidth product, a debt product, a credit product, a credit derivative product, a derivative, an option, a future, a forward, and a financial instrument.

39. The apparatus of claim 38, wherein said report contains information regarding said action performed by said processor.

40. The apparatus of claim 34, wherein said apparatus utilizes at least one of an intelligent agent, a software agent, and a mobile agent. --